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THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicants: | Boyle, et al. ✓ | Group Art Unit: | 3625 |
| Application No.: | 09/325,536 ✓ | Examiner: | Forest Thompson, Jr. |
| Filed: | June 4, 1999 | Att'y Dkt. No.: | 47004.000040 |
| Title: | CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF CLUB, MERCHANT, AND SERVICE PROVIDER FEES | | |

RESPONSE TO OFFICE ACTION MAILED MARCH 29, 2002

Assistant Commissioner for Patents
Washington, D.C. 20231

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GROUP 3600

Sir:

The following remarks are in response to the Office Action dated March 29, 2002 and the interview held on June 11, 2002 between Forest Thompson, Jr., Wynn Coggins, Jeff Smith, Steve Schreiner and David Milligan. Applicants would like to express appreciation for the courtesies extended by Messrs. Thompson and Smith and Ms. Coggins during the interview.

IN THE CLAIMS

Please amend claims 1, 5, 17 and 21 as follows. In accordance with 37 C.F.R. § 1.121(c)(ii), Applicants submit a version of the amended claims, marked up to show all the changes relative to the previous version of the claims attached herewith in Appendix A.

B1
1. (Once Amended) A credit instrument for allowing a cardholder to automatically charge fees to a club, merchant or service provider, comprising:
a credit card capable of charging point of service transactions to be posted on a cardholder's account;